




Ontario

Ministry of
Community and
Social Services

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Income maintenance handbook

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Note

Financial assistance is available in Ontario for persons in need. This book answers questions for people who need financial help.

General Welfare Assistance is a program which provides financial aid for a short time to help with necessities. To obtain more information on General Welfare Assistance, contact the municipal social services office in your area or the nearest office of the Ministry of Community and Social Services.

Family Benefits is a program that gives financial help to single parents raising children, elderly people, persons with disability or blind persons, among others. For more information on Family Benefits, call or visit the nearest office of the Ministry of Community and Social Services.

For telephone numbers, please see your telephone book.

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安省政府提供金錢援助予有需要人士。

General Welfare Assistance計劃，可提供短期的金錢援助，給有需要的人購買必須品。有關General Welfare Assistance的詳情，請與閣下地區的市政府Social Services辦事處，或附近的Ministry of Community and Social Services辦事處聯絡。

Family Benefits計劃，提供金錢援助予需要撫養子女的單親、老年人、傷殘人士、失明人士及其他有需要的人。有關Family Benefits詳情，請致電或親到閣下附近的Ministry of Community and Social Services辦事處查詢。

各辦事處電話號碼，請查閱電話簿。

ایالت انتاریو کمک مالی در اختیار افراد نیازمند قرار میدهد.

General Welfare Assistance برنامه ای است که کمک

مالی کوتاه مدت برای رفع نیازهای فوری فراهم مینماید.

برای کسب اطلاعات بیشتر در مورد General Welfare

Assistance با اداره منطقه ای خدمات اجتماعی یا با

نزدیکترین اداره Ministry of Community and Social

Services تماس بگیرید.

Family Benefits برنامه ای است که به پدر یا مادری که به

تنهایی بچه های خود را بزرگ میکند، سالمندان، افراد معلول یا

نابینا و اشخاص دیگر کمک مالی مینماید. برای کسب اطلاعات

بیشتر در مورد Family Benefits تلفنی یا حضوری با

نزدیکترین اداره Ministry of Community and Social

Services تماس حاصل نمایید.

برای یافتن شماره تلفن لطفاً به دفتر تلفن مراجعه نمایید.

Οικονομική ενίσχυση διατίθεται στο Οντάριο σε όσους την χρειάζονται.

Το General Welfare Assistance (Βοήθημα κοινωνικής περίθαλψης), είναι ένα πρόγραμμα το οποίο παρέχει οικονομική βοήθεια, για μικρή χρονική περίοδο για την απόκτηση των αναγκαίων μέσων επιβίωσης. Για να πάρετε περισσότερες πληροφορίες σχετικά με το General Welfare Assistance, ελάτε σε επαφή με τις Κοινωνικές Υπηρεσίες της δημαρχίας σας ή με το πλησιέστερο γραφείο του Ministry of Community and Social Services.

Το Family Benefits (Οικογενειακό Ευεργέτημα – “επίδομα”), είναι ένα πρόγραμμα το οποίο παρέχει οικονομική βοήθεια στους single parents που μεγαλώνουν παιδιά, στους ηλικιωμένους, στους ανάπηρους, στους τυφλούς και σε άλλους. Για περισσότερες πληροφορίες σχετικά με το οικογενειακό ευεργέτημα (επίδομα) ελάτε σε επαφή με το Ministry of Community and Social Services.

Για τους αριθμούς τηλεφώνου κοιτάξτε στον τηλεφωνικό σας κατάλογο.

ओन्टारिओ में जरूरत-मंद लोगों के लिए आर्थिक सहायता उपलब्ध है।

General Welfare Assistance की इस योजना द्वारा जरूरत-मंद लोगों को सामायिक सहायता प्रदान की जाती है। General Welfare Assistance के बारे में अधिक जानकारी प्राप्त करने के लिये अपने स्थानीय Ministry of Community and Social Services से संपर्क स्थापित करें।

Family Benefits वह योजना है, जिसके अंतर्गत जो मां या बाप बच्चों को अकेले पाल रहे हैं, बजुर्ग, अपाहिज तथा नेत्रहीन आदि लोगों की आर्थिक सहायता की जाती है। अधिक जानकारी प्राप्त करने के लिये अपने पड़ोस में स्थापित Ministry of Community and Social Services से संपर्क करें।

टेलीफोन नंबर प्राप्त करने के लिये टेलीफोन पुस्तिका देखें।

Assistenza finanziaria disponibile in Ontario per le persone bisognose.

Il General Welfare Assistance è un sistema di assistenza finanziaria che offre sostegno economico, per brevi periodi di tempo, per provvedere ai generi di prima necessità. Per ottenere ulteriori informazioni sul General Welfare Assistance contattate l'ufficio municipale dei Servizi Sociali della vostra zona oppure l'ufficio del Ministry of Community and Social Services più vicino a voi.

Il Family Benefits è un programma di assistenza economica per genitori non coniugati con figli minori a carico, anziani, portatori di handicap fisici, non vedenti ed altri. Per avere informazioni sul Family Benefits telefonate o recatevi presso l'ufficio del Ministry of Community and Social Services più vicino a voi.

Per ottenere i numeri di telefono, per cortesia, consultate il vostro elenco telefonico.

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$$L(P) \cdot \Delta\sigma \quad \Delta P C_{\sigma}^2, \quad L(P) \cdot \Delta\sigma \quad L'_{\sigma} \Delta b_{\sigma} \quad L'_{\sigma} \Delta b_U \cdot \Delta P.$$

Pomoc finansowa dla ludzi w potrzebie w Ontario.

General Welfare Assistance to program, które dostarcza krótkoterminowej pomocy finansowej na pokrycie podstawowych wydatków. Aby uzyskać więcej informacji o programie General Welfare Assistance, skontaktuj się ze swym okręgowym oddziałem miejskich Social Services, lub z najbliższym biurem ministerstwa Ministry of Community and Social Services.

Family Benefits to program pomocy finansowej samotnym rodzicom wychowującym dzieci, ludziom starszym, oraz innym ludziom wymagającym specjalnej troski. Po dalsze informacje na temat Family Benefits, zadzwoń lub odwiedź najbliższy urząd Ministry of Community and Social Services.

Numery telefonów znajdziesz w swojej książce telefonicznej.

Assistência financeira ao dispor de pessoas necessitadas no Ontario.

General Welfare Assistance, é um programa que proporciona auxílio financeiro, por um curto período de tempo, em casos de necessidade. Para obter mais informações sobre General Welfare Assistance, contacte o escritório dos serviços sociais municipais da sua área ou o escritório mais próximo do Ministry of Community and Social Services.

Family Benefits, é um programa que concede ajuda financeira a pais que vivam sós e estejam a criar filhos, pessoas idosas, pessoas com deficiências ou pessoas invisuais, entre outras. Para mais informações sobre Family Benefits, telefone ou visite o escritório mais próximo do Ministry of Community and Social Services.

Para obter os números dos telefones, por favor consulte a sua lista telefónica.

ਓਟੋਰੀਓ ਵਿਚ ਲੋੜਵੰਦ ਲੋਕਾਂ ਲਈ ਮਾਇਕ ਮੱਦਦ ਉਪਲਬਧ ਹੈ।

ਜਨਰਲ ਵੈਲਫੇਅਰ ਅਸਿਸਟੈਂਸ (General Welfare Assistance) ਇਕ ਪ੍ਰੋਗਰਾਮ ਹੈ ਜੋ ਬੋੜੇ ਚਿਰ ਲਈ, ਜ਼ਰੂਰਤਾਂ ਦੀ ਮੱਦਦ ਵਾਸਤੇ, ਮਾਇਕ ਮੱਦਦ ਦੇਂਦਾ ਹੈ। General Welfare Assistance ਬਾਰੇ ਹੋਰ ਜਾਣਕਾਰੀ ਲੈਣ ਲਈ ਆਪਣੇ ਇਲਾਕੇ ਦੇ ਮਿਊਂਸਪਲ ਸਮਾਜ ਸੇਵਾਵਾਂ ਦੇ ਦਫਤਰ ਜਾਂ Ministry of Community and Social Services ਦੇ ਨੇੜਲੇ ਦਫਤਰ ਨਾਲ ਤਾਲਮੇਲ ਕਰੋ।

Family Benefits ਉਹ ਪ੍ਰੋਗਰਾਮ ਹੈ ਜੋ ਬੱਚੇ ਪਾਲ ਰਹੇ ਇਕਹਿਰੇ ਮਾਪਿਆਂ ਨੂੰ, ਅਤੇ ਬਜ਼ੁਰਗਾਂ, ਅਪਾਹਜਾਂ, ਅਤੇ ਨੇਤਰ-ਹੀਣਾਂ ਨੂੰ ਆਰਥਕ ਮੱਦਦ ਦੇਂਦਾ ਹੈ। Family Benefits ਬਾਰੇ ਹੋਰ ਜਾਣਕਾਰੀ ਲਈ, Ministry of Community and Social Services ਦੇ ਦਫਤਰ ਦਰਸ਼ਣ ਦਿਓ ਜਾਂ ਫੋਨ ਕਰੋ।

ਟੈਲੀਫੋਨ ਨੰਬਰਾਂ ਵਾਸਤੇ, ਆਪਣੀ ਟੈਲੀਫੋਨ ਬੁੱਕ ਦੇਖੋ।

Ayuda financiera se encuentra disponible en Ontario para personas necesitadas.

General Welfare Assistance (Asistencia Social General) es un programa que proporciona ayuda financiera por un período limitado para ayudar a cubrir las necesidades más urgentes. Para obtener más información sobre General Welfare Assistance, póngase en contacto con la oficina municipal de Social Services de su área o con la oficina más cercana del Ministry of Community and Social Services.

Family Benefits (Beneficios Familiares) es un programa que proporciona ayuda financiera a padres o madres solos(as) con niños(as), a personas mayores, a personas incapacitadas o visualmente incapacitadas, entre otras. Para mayor información sobre Family Benefits, llame o visite la oficina más cercana del Ministry of Community and Social Services.

Por favor, busque los números de teléfono en su guía telefónica.

ஒன்ராறியோவில் நிதி உதவி
தேவைப்படுபவர்கள் அதனைப் பெறலாம்

General Welfare Assistance என்னும் திட்டம் அத்தியாவசிய தேவைகளைப் பெறுவதற்கு குறுகிய கால பண உதவி அளிக்கின்றது. இத்திட்டத்தைப் பற்றிய மேலதிக விபரங்களைப் பெறுவதற்கு உங்கள் வட்டாரத்தில் உள்ள நகரசபைப் பொதுநல சேவை காரியாலயத்துடன் அல்லது அருகில் உள்ள **Ministry of Community and Social Services** காரியாலயத்துடன் தொடர்பு கொள்ளவும்.

Family Benefits என்ற திட்டம் பிள்ளைகளை வளர்க்கும் தனிப் பெற்றோர், முதியோர், உடல் ஊனமுற்றோர், பார்வை இழந்தோர், மற்றும் பலருக்கு பண உதவி அளிக்கிறது. இதனைப் பற்றிய மேலதிக விபரங்களைப் பெறுவதற்கு அருகில் உள்ள **Ministry of Community and Social Services** காரியாலயத்துடன் நேரடியாகவோ அல்லது தொலைபேசி மூலமாகவோ தொடர்பு கொள்ளலாம்.

தொலைபேசி எண்களுக்கு தயவு செய்து தொலைபேசி எண் புத்தகத்தினைப் பார்க்கவும்.

Trợ cấp tài chánh có sẵn ở Ontario cho những người cần được giúp đỡ.

General Welfare Assistance là một chương trình trợ cấp tài chánh ngắn hạn để cung cấp các nhu cầu cần thiết. Để biết thêm tin tức về General Welfare Assistance, hãy liên lạc với văn phòng Phụng Sự Xã Hội (Social Services) của thành phố trong vùng bạn, hay văn phòng gần nhất của Ministry of Community and Social Services.

Family Benefits là một chương trình giúp đỡ tài chánh cho những người cha hay mẹ độc thân (single parents) đang nuôi con, những người già, những người tàn tật, hay những người mù, trong số những người cần được giúp. Để có thêm tin tức về Family Benefits, hãy gọi điện thoại hay đến văn phòng gần nhất của Ministry of Community and Social Services.

Để có các số điện thoại, hãy xem trong sổ điện thoại.

1. *What is Family Benefits?*

Family Benefits is a program in Ontario that gives financial help to families and single people who need assistance. Here are some of the things this program can give you:

- money for food, clothing, and personal needs
- money for rent, housing payments, and other shelter costs
- special help for disabled persons
- drugs that your doctor prescribes
- dental care for children, emergency dental care for their parents and dental care for disabled adults.
- money once a year for children going back to school
- money once a year to buy winter clothes for children
- hearing aids and eyeglasses

You may be able to receive Family Benefits if you:

- are raising children alone
- are an older person
- are disabled or blind
- are permanently unable to find work for medical reasons
- are taking part in a job-training program
- need help caring for a severely disabled child at home
- are a foster parent and need assistance for your foster children

Some people will receive more money than others. The amount you receive depends on your personal or family circumstances. The next chapter will tell you if you meet the requirements to receive Family Benefits.

If you need financial aid but do not meet the requirements for Family Benefits, you may be able to get help from another program called **General Welfare Assistance**, available in your local city or town. You can find out about this kind of help in Chapter 12.

Do I meet the requirements?

To receive **Family Benefits**, you must be in need, and you must be in one of the groups listed below. If you are a single person, you receive the money yourself. If you meet the requirements for a family, one person will receive the assistance for the whole family.

Eligible Groups

Parents Raising Children Alone:

You might be able to receive Family Benefits if you are a mother or a father raising a child/children alone. You will not be able to receive it if you are living with your legal husband or wife, if you live with the other parent of the child, or if you live with a person of the opposite sex and you have lived together for three years or more.

Older People:

Usually, you can receive Family Benefits if you are 65 or older and are not receiving **Old Age Security**. For example, you might be an immigrant to Canada who has not lived here long enough to receive assistance under Old Age Security.

You may also receive Family Benefits if you are aged 60 or over.

Disabled or Blind:

If you are 18 years or older, and are disabled or blind, you may receive Family Benefits.

To be disabled means you have a major physical or mental handicap that makes it almost impossible for you to carry out normal living activities. In order to receive Family Benefits, your handicap must be permanent. If you are disabled only for a while, because of an accident or illness, and cannot earn a living, you may be able to receive **General Welfare Assistance** or **Vocational Rehabilitation Services**.

A blind person is someone who cannot see, as set out in the **Family Benefits Regulations**.

Permanently Unable to Work:

A permanently unemployable person is someone who can do most day-to-day activities but is unable to work because of some medical problems that will last for a long time. Permanently unemployable and disabled persons receive the same amount of assistance. Your worker can give you information about the amount of assistance you may receive.

To apply for Family Benefits because of a disability, you must have your doctor fill out a medical form explaining your condition (see Chapter 3).

You may be able to receive Family Benefits if you are taking part in a program to help you train for a job, such as the **Vocational Rehabilitation Services** program.

**Low- or
Middle-Income
Families
Looking After a
Severely
Handicapped
Child at Home:**

To receive **Handicapped Children's Benefits**, your child must be under 18 years of age, and have a severe handicap that makes it difficult for him or her to carry out day-to-day activities. There must also be high, ongoing costs to you, directly as a result of the handicap.

The amount of assistance you receive will depend on all your financial circumstances, especially these factors: (a) the needs of your child; (b) your total family income; (c) the size of your family.

Special needs will be taken into account when deciding the amount of your allowance, including certain needs of your child that perhaps are not being met because the family income cannot cover the costs. Ministry staff at the local office will take into account how much you have spent recently, how much you may have to spend in the future, and other factors that concern just your child.

The program also takes into account any help you can get in your local community, such as special schools and volunteer organizations.

Foster Parents: If you are a foster parent you may be able to receive Family Benefits for your foster child if he or she is not under the care of **Family and Children's Services** e.g.,

not receiving a Foster Child Allowance through a Children's Aid Society. Whether you get Family Benefits will depend on the needs and financial circumstances of the child in your care.

**Are There Any
Residence
Requirements?**

In order to receive Family Benefits, you must live in Ontario. It doesn't matter how long you have lived in the province.

You do not have to be a Canadian citizen. If you are a sponsored immigrant, you can receive benefits only if your sponsor is no longer able to meet your needs. Generally, your sponsor is financially responsible for you for 5 years from the time you arrive in Canada.

**What Is a
Family?**

For this program, a family is the person who receives the benefits, and his or her dependants. (Dependants are usually children, and the spouse, who depend on the one receiving the financial assistance.)

A dependent child is one who is not old enough to go to school, or is going to school regularly and is under the age of 21 years.

In most cases, if you have other relatives or friends living in your home, they are not considered to be part of your family and not entitled to Family Benefits.

Financial Support Obligations

If you are separated, divorced, or deserted, and your spouse is not giving you financial support but is able to do so, you must try to get some support from him or her. You can do this privately with the help of workers from this Ministry (Parental Support Workers), or by applying in court under the Family Law Act. But, if your spouse is not able to give you financial support, no further action is necessary, unless the spouse's circumstances change. If you do not know where your spouse is living, the Ministry can help to find him or her so the proper action can be taken.

If you are an unmarried parent and your child/children live with you, you are expected to make reasonable efforts to get financial support from your child's other parent. This can be done through a private agreement, or through a Family Court order. If the court has ordered the other parent to give you financial support, but he or she is still not doing so, you can get help enforcing the court order. To get help, register your court order with the Director of Support and Custody Enforcement, Ministry of the Attorney General. You will have to fill in the necessary forms. Private agreements that provide financial support must also be registered for enforcement. These services are free.

You can get help registering your order or separation agreement from Parental Support Workers in the Ministry of Community and Social Services or from staff in enforcement offices in major cities in Ontario. Check the blue pages of your telephone book under Government of Ontario, Attorney General.

If you are in one of the groups listed in Chapter 2, and you think you meet the requirements to receive **Family Benefits**, you should apply at the nearest office of the Ministry of Community and Social Services.

It may take some time before you start receiving assistance, so apply as soon as possible. If you need assistance right away, before your Family Benefits come through, you may apply for **General Welfare Assistance** at your municipal social service or welfare office.¹ (The telephone number and address of this office are in the blue pages of your telephone book.)

If you are now receiving General Welfare Assistance, your local welfare office will be able to tell you how to transfer to the Family Benefits program. In some areas, the Family Benefits program and the General Welfare Assistance program are both in the same office, so it will be easy to get information on either program.

Once you have requested Family Benefits, a worker will contact you to arrange a time that suits you, to fill in the forms. To

¹

Indian bands also give out benefits and services under the **General Welfare Assistance** program.

prepare for this, you should gather the following documents for yourself and your family:

- proof of age, such as birth certificates
- proof of marital status
- proof of expenses, such as receipts for rent, fuel, utilities
- proof of income and assets
- social insurance card
- health numbers.

These forms ask questions that help the Ministry decide whether you meet the requirements for Family Benefits. The worker will show you what he or she is writing on your application, and will explain the meaning of each question. It is part of the worker's job to assist you and to answer any questions you may have. Your worker can also tell you about other social services in your area. If you are applying for assistance as a disabled, blind, or permanently unemployable person, your doctor must fill in a medical form describing your condition. You should have this done as soon as possible, because you cannot receive assistance until this medical information is sent in. Your medical report is read by medical doctors especially chosen by the Ministry of Community and Social Services.

When all information is received by the Ministry, and a decision has been made, you will receive a letter telling you whether you qualify for assistance. If you do not meet the requirements for Family Benefits, and you disagree with that decision, or if you do not agree with the amount of your assistance, you may appeal the decision (see Chapter 11).

How are my needs measured?

If you are in one of the groups listed in Chapter 2, the next question is: Are you in financial need?

The first step in deciding whether you are able to receive Family Benefits is to figure out what your costs are. The way this is calculated is set out in legislation. Some of your cost of living needs can be seen by simply looking at the amount you actually pay (up to a maximum limit); other costs are set at fixed amounts for the purposes of this program.

There are many different types of expenses. One of the major expenses is living accommodation, or shelter. For this program, clients are divided into four groups, those who:

- rent or own
- board
- share accommodation
- live in an institution.

Rent or Own

Family Benefits gives basic allowances, shelter allowances, and special need allowances to those who rent, or own their home. These allowances will be combined into just one amount that is called your "budgetary requirement".

Basic Allowance:

This is the amount given for general items such as food, clothing, household supplies, and personal needs. This amount is set by a listing of rates in Family Benefits legislation and depends on family size.

Basic Shelter Allowance:

This is the basic amount automatically given for shelter costs, and includes rent, mortgage payments, utilities, property taxes, and fire insurance premiums. This amount is also fixed in the legislation.

Variable Shelter Allowance:

If your shelter costs are higher than the Basic Shelter Allowance, you may be able to receive this additional allowance, up to a maximum amount. The amount you can receive depends on your actual shelter costs, home heating and utility costs, and the size of your family.

Fuel Expenses:

If you pay for heating your house or apartment on top of your rent and shelter costs, you may receive either a Variable Shelter Allowance or a Fuel Allowance, whichever is greater. Be sure to keep receipts of your heating bills.

Other Needs:

Some people on Family Benefits will receive additional allowances to cover other special costs, which include:

Special Diets - If you or anyone in your family needs special food because of a medical condition, your allowance may be increased to cover this cost. To receive extra money for a special diet, your doctor must fill in a form explaining the diet and the reason for it. (These forms can be picked up at any Ministry office or from your worker.)

Pregnancy - If you or any of your dependants are pregnant, your allowance may include a little more money. This amount may be received for a special diet for six months, and may begin after the third month of pregnancy.

Life Insurance Premiums - This may be included only if you have dependent children. The life insurance policy must exist before you apply for Family Benefits.

Community Start Up Benefit - You may receive money to help you set up a new, permanent residence in the community if, for good reason, you must leave your present home.

Special Items for the Disabled - If you are disabled and working, you may receive extra money for work-related costs that result from your disability.

Disabled Family Benefits clients who must leave home to take part in a training course may receive a special payment to help with the extra costs such as living accommodation and transportation.

Boarding

If you are boarding, the allowances for your cost of living are taken from a chart of monthly rates. The actual amount you get depends on your circumstances. Amounts for some of the special needs described above (for example, life insurance premiums) may also be added in.

Shared Accommodation

Generally, those who share a house, apartment, or room will receive assistance to cover only their part of the cost of accommodation. For example, if you live in an apartment and another adult (not your spouse) moves in with you, you are then responsible for only one-half of the cost of accommodation. Your allowance will be reduced accordingly.

There are some exceptions to this rule:

- if you are renting an Ontario Housing Unit
- if you are disabled and need another person in the home to look after you.

Living in an Institution

If you are blind, disabled, or permanently unemployable, your assistance will include a personal needs allowance if you are living in any of the following institutions: a home for the aged, a charitable institution, a community resource centre operated by the provincial Ministry of Correctional Services, a licensed nursing home, a home for developmentally handicapped persons, or a rehabilitation hospital.

Those who are blind or disabled and live in a charitable home for the aged, a halfway house, or a special home under the Charitable Institutions Act, may be given an additional amount for travel costs.

If you live in a chronic care hospital and you meet the requirements for Family Benefits, you will receive a personal needs allowance. You may also be able to receive help with the cost of special items such as dentures and prosthetic devices.

If you live in a psychiatric hospital under the Mental Hospitals Act, a facility under the Developmental Services Act, a home under the Homes for Special Care Act, or the Clarke Institute, or Homewood Health Centre, you may also be eligible to receive a personal needs allowance.

Chapter 4 explained what expenses count as costs of living. You may now be wondering if you can have income and still receive Family Benefits. This chapter talks about what income, other than earnings or profit from a business, is taken into account when deciding on your financial need. (Chapter 8 will explain how income from employment is handled.)

There are many sources of money other than earnings that make up income, including pensions, gifts, income from boarders, and so on. Applicants should apply for **Canada Pension Plan, Unemployment Insurance Benefits, Workers' Compensation**, support or any other possible source of income they may be able to receive.

Some of your income does not count at all, some counts only in part, and some is deducted in full from your allowance.

Income that does not count at all includes:

- gift of small value that you get just once
- donations from religious, charitable, or benevolent organizations
- interest and dividends earned on your liquid assets
- tax rebates paid to homeowners and tenants under the Income Tax Act
- federal family allowance (baby bonus)
- special assistance and supplementary aid allowances from municipal social

-
- services
 - federal child tax credit and sales tax credit
 - payments from Family and Children's Services, or from any other government agency, for the care of a child or a foster child
 - any Indian band treaty payment
 - payments to you for a room or for board and lodging from any of your children who are going to school, or who are receiving Family Benefits or General Welfare
 - earnings of dependent children

Income that counts in part includes:

- earnings from employment (see Chapter 8)

Income that counts in full includes:

- Old Age Security and Guaranteed Income
- Supplement payments
- Spouses' Allowance
- Widowed Spouses' Allowance
- Canada Pension Plan or Quebec Pension Plan payments
- Unemployment Insurance Benefits
- Workers' Compensation Board payments
- War Veterans' and War Widows' Allowance
- any regular payments from an annuity, pension plan, superannuation, or insurance plan

-
- payment received under a separation agreement or an order under a divorce judgment
 - payments received under any agreement between unmarried parents of a child
 - any payments received under an order of the Family Law Act or any other court order for support
 - payments received from the Ontario Guaranteed Annual Income System for the Aged (GAINS-A)

Unless otherwise stated, all other monetary income counts in full.

One other thing that has to be taken into account is the amount of your assets. Liquid assets include cash, money in bank accounts, and items that can easily be turned into cash, such as redeemable stocks and savings bonds. To get assistance your liquid assets must be below a certain level when you apply. (That level depends on how large your family is.)

Are My House and Belongings "Liquid" Assets?

The house in which you and your family live is not considered a liquid asset for the purposes of Family Benefits. However, any other property you own will be considered. In general, any item that is a necessity is not a liquid asset. Necessities include the belongings you use from day to day, such as furniture, clothing, and personal items. It can also include items such as a tractor, for example, if you are a farmer.

What If My Assets Increase?

Once you begin receiving Family Benefits assistance, your liquid assets may increase by up to 10 percent above the level allowed when you first applied, without affecting the amount you receive. But, if your liquid assets go above this limit, you are no longer eligible, and you will not receive further assistance until your liquid assets are below the level you are allowed.

7.

What may I receive?

A. Your Allowance

If your income is less than your allowable cost of living (as described in Chapter 4), **and** your assets are below the allowable limit, you are considered to be in financial need, and you meet the requirements to receive a Family Benefits allowance.

The amount you actually receive will be the difference between the amount allowed to you by law and the amount you get from incomes that count (described in Chapter 5). For example, if your size of family is allowed to get \$1,000 to cover monthly expenses, but you already get \$600 from other income, then the amount you actually get in Family Benefits would be the difference between these two amounts:

$$\begin{array}{r} \$1,000 \text{ (allowable limit)} \\ - 600 \text{ (other income)} \\ \hline \$ 400 \text{ (Family Benefits)} \end{array}$$

The rest of this chapter explains some of the costs that can be covered by the Family Benefits allowance.

B. Benefits

Prescription Drugs - If you qualify for Family Benefits, each month you will receive a drug card with your Family Benefits cheque. This drug card covers the costs of most drugs prescribed by a doctor or dentist, for you and your dependants. If you are receiving Family Benefits

for a foster/disabled child, only the cost of drugs for the foster/disabled child is covered.

Dental Care - All disabled persons who are receiving Family Benefits and their spouses, all dependent children of people receiving Family Benefits, including foster children and disabled children, may receive free basic dental care from the dentist of their choice. Single parents of dependent children are themselves covered only for emergency dental care.

Basic dental work includes light scaling and polishing, root canal therapy, crowns, fillings, x-rays, extractions, and fluoride treatments.

Health Insurance - To get coverage for health insurance, contact the OHIP office nearest you. (Telephone numbers are in the blue pages in your telephone book).

Eyeglasses and Hearing Aids - People receiving Family Benefits and their dependants may be able to get eyeglasses and hearing aids at no cost. To receive this benefit, contact your worker **before** you purchase any eyeglasses or hearing aids.

Home Repairs - If you live in a house you own, the Family Benefits program may help you pay for necessary repairs. Get at least two estimates of the cost of the repairs, and give them to your worker, who may issue a cheque to cover the work.

Back-to-School Allowance - An extra allowance is given in July each year for dependent children going back to school. This allowance is to help with expenses such as shoes, clothes, and school supplies.

Children's Winter Clothing Benefit - An additional allowance is given for each dependent child in October each year. This benefit is to help with the cost of buying winter clothes.

Other Services The Ministry of Community and Social Services can also help you with services other than the Family Benefits program. Our local offices can tell you about groups that may assist you with other support services and legal aid. Just ask your worker, or telephone the nearest office, to find out more about these services.

Your city or town may also have low-cost child care for your children, or nursing and homemakers' services. Contact your nearest welfare office or social services department to find out about these services.

Can I earn money or be in a training program and still receive benefits?

You may be able to receive Family Benefits even though you are working, or are enrolled in a training program. You may be earning money from a job outside the home, or by running your own business, or by giving day care to other people's children. Only part of the money is counted when the Ministry is deciding whether you are able to receive a Family Benefits allowance. This chapter explains how the money you receive affects your allowance.

It is very important that you keep your worker informed at all times of your monthly earnings so you are sure to receive the correct amount. If you receive more allowance than you are supposed to, that is an overpayment. Future cheques will be reduced in order to recover the amount that was overpaid.

The Supports to Employment Program (STEP)

Many people told the Ontario government that they wanted to work, or get more training, but they needed more help to pay for the extra costs. The Supports to Employment Program (STEP) is set up so that you will always make more money if you work or enter a training program than if you received only social assistance.

You can use STEP if you are receiving Family Benefits or General Welfare Assistance. The program will help to make you more independent financially.

How STEP Can Help:

STEP has made changes in the rules for people who receive benefits and who work or enter training programs. To help you when you begin working or training the rules are:

- A Start-Up Benefit of \$250 is paid to help you with costs such as clothing, books, work boots, etc., or anything you need to start working or training.
- An Up-Front Child Care Payment will be made if you must pay in advance. Payment will be made at the actual cost for licensed day care or, up to a maximum of \$390 per month for children to age 5 and \$346 per month for children aged 6-12 in unlicensed day care. (Unlicensed day care could be a neighbour or friend.)

The Start-Up Benefit and Up-Front Child Care Payment may be paid once in any 12 month period.

- Your benefits will be based on your net earnings. Net earnings is the amount left after Canada Pension Plan, Unemployment Insurance, Income Tax, union

dues and mandatory pension plan contributions have been deducted.

- If you receive more than a certain set amount, your Family Benefits allowance will be reduced by the amount you have **over** the limits, given below. You may keep the following amounts before anything is taken off the benefits coming to you:
 - \$160 - if you are single
 - \$175 - if you are a single parent with a dependent child or children
 - \$185 - if you are a disabled family
- In addition, you are allowed another 25% of your net earnings, or training allowance above the basic monthly amount, before any part of the Family Benefits allowance is held back.
- You are also allowed to keep the amount needed to cover child care expenses, at the rates shown under the Up-Front Child Care Payment, before anything is taken off your allowance. (This applies as long as your child care expenses are not being paid by any other source.)

For example, suppose you are a single parent with one dependent child, and your net monthly income from training or earnings is \$800. The first \$175 is your **basic exemption**, and does not affect

your allowance which means your net income now becomes \$625. In addition, you are allowed to keep another 25% of this net income ($\$625 \times .25 = \156.25), without affecting your allowance. Now suppose your child-care expenses are \$300 a month. Add that to your other exemptions ($\$175 + \$156.25 + \$300 = \631.25). In this case, with net income of \$800 per month you will keep \$631.25 before anything is deducted from your Family Benefits allowance.

- If you are disabled and working, you may claim up to an additional \$140 per month as work-related expenses before your allowance is affected, if the expenses are related to the disability.

Are There Any Other Programs to Help Me Begin to Work?

Yes. There are many employment programs offered by the Ontario government, by the federal government, and by municipal departments. If you are looking for work, some questions you may have are:

- How much can I earn?
- How much will STEP provide, based on my situation and the job I have in mind?
- Do I need to upgrade my reading and writing skills?
- Can someone help me find a job?

-
- Do I need advice on how to prepare for a good job interview?
 - Where can I find out about training programs?
 - How do I find and pay for someone to look after my child while I am working or taking training?

If you are receiving Family Benefits and have any questions, please talk with your worker at the nearest office of the Ministry of Community and Social Services. If you are receiving General Welfare Assistance, talk with your worker at your municipal social services office.

Additional Facts to Know

- The STEP rules also apply to net income from your own business, or from your farm. In these cases, net income is gross income minus certain approved expenses.
- You may be interested in looking for a job, but need educational upgrading or job training before you can do so. The Ministry of Colleges and Universities has programs of financial assistance for students who are studying full time, part time, or who are in a training program (**Ontario Student Assistance Plan**). For more information on these aid programs, talk with the stu-

dent awards officer at your local community college or university, or with your worker.

- The federal **Canada Employment and Immigration Commission** also has training and employment services. For information, visit or call your local Canada Employment Centre.
- The provincial **Ministry of Skills Development** and **Ministry of Community and Social Services** offer many different employment services. Contact the nearest office for more information.

For your information

Your Allowance

At the end of each month you will receive your money from Family Benefits. A cheque will be mailed to you or, for your convenience, you may choose to have your money deposited directly to your bank account.

If your money does not arrive within a few days after the end of the month, call your worker at the Ministry of Community and Social Services.

Your Income Maintenance Worker

Your worker may visit you from time to time while you are receiving a Family Benefits allowance. All information about your Family Benefits application is just between you and your worker, and will not be given to anyone except Ministry staff who need it for the program.

Once you are receiving Family Benefits, it is very important that you report changes in your situation. Family Benefits is often paid over a long period of time, so it is very likely that your situation will change while you are receiving the allowance. Changes in your circumstances can affect the amount of assistance you should be getting, and so you must inform your worker of changes as they happen. If you are not sure about certain changes, ask your worker about them.

Examples of changes that must be reported:

- change of address (please report change of address as soon as possible so your cheque can be sent to the new address)
- any change in family income from sources such as earnings of you or your spouse, support payments, income from boarders, inheritance, Workers' Compensation claims, Veterans Affairs allowances, Canada Pension or other pension payments, any compensation or accident claims payment, sick payments or life insurance payments, benefits from Employment and Immigration Canada, and student loans or grants to any member of the family
- change in marital status - changes in family members (including births, deaths, family member moving in or out,

-
- or a change in the number of boarders or renters)
 - change in assets (see Chapter 6)
 - children leaving school
 - increases or decreases in your rent, mortgage payments, utility payments, heating expenses, taxes, fire insurance
 - you leave Ontario
 - you or any member of your family stays in a hospital or any institution for longer than three months
 - you begin to receive Old Age Security, Spouses' Allowance, Widowed Spouses' Allowance
 - changes in living arrangements (for example, someone moving into or out of your home).

During the time you are receiving Family Benefits you may be asked to fill in a form called the Client Information Update Report (CIUR). This form asks if what you said in your application about your financial and family situation is still correct.

Overpayments If your situation changes (for example: a dependent child leaves school, or your income increases, or your expenses go down), but you do not tell your worker about it, you may receive more than the allowed amount.

When this happens, you will be asked to repay the amount of the overpayment.

Usually, a part of the amount you owe is deducted from future cheques until all the money is recovered.

Arrears

In some cases, when there is a change in your income, money may be owing to you and you may be sent a cheque for arrears.

If the decision is that you cannot have benefits, or if your benefits are lowered or cut off, or if you disagree with the amount of benefits you receive, you may appeal. The first step is to discuss it with your Income Maintenance Worker.

You may get copies of the booklet called **How to Appeal** at the Social Assistance Review Board, 7th Floor, 1075 Bay Street, Toronto, Ontario M5S 2B1; or at municipal social services offices (see your local telephone book); or at offices of the Ministry of Community and Social Services.

What is General Welfare Assistance?

If you are not able to receive Family Benefits, or if you are receiving it but need more assistance for special needs, you may be able to receive **General Welfare Assistance** (GWA). General Welfare Assistance (usually called "Welfare") gives you financial aid to help with necessities. This may be necessary if a family or a single person has insufficient income due to sickness, unemployment, low earnings or some other misfortune.

To apply for General Welfare Assistance, contact the municipal Social Services office in your area, or the nearest office of the Ministry of Community and Social Services.

Who May Receive It?

In general, anyone who lives in Canada, or who has the legal right to live in Canada permanently, and anyone who has claimed refugee status in Canada, may apply for General Welfare Assistance. A homeless person may also apply for assistance, and a transient person may apply for assistance in an emergency.

If you are eligible to receive General Welfare Assistance you will also receive a drug card to cover prescription drugs free of charge. You may also receive extra allowances for special diets, diabetic supplies, surgical supplies and dressings, transportation reasonably required for

medical treatment, winter clothing, and back-to-school costs.

If you are in a nursing home or hospital, you may be able to receive General Welfare Assistance. If you are in some other institution, however, you cannot receive General Welfare Assistance.

Some municipalities have hostels for persons or families who have no home for a short while. While you are in the hostel you may also receive General Welfare Assistance.

If you must leave your home, or are setting up a new permanent residence in the community, and you are able to receive General Welfare Assistance, you may also receive extra aid (called a “start-up allowance”) to help you start living in the community.

Special Assistance

Special Assistance is an extra allowance that is available under rules set out by each municipality. This allowance may assist with the costs of certain expenses such as:

- prescribed drugs
- prosthetic appliances including eye-glasses and hearing aids
- vocational training or retraining
- moving and storage expenses
- necessary repairs to a home owned and

-
- occupied by the person applying
 - personal needs of people living in nursing homes, up to a set limit per month
 - funerals and burials
 - wheelchairs and other such assistive devices

Supplementary Aid

If you are not receiving General Welfare Assistance but you **are** receiving any of the following kinds of assistance, you may be able to receive additional help for any of the items listed under Special Assistance: if you are receiving **Family Benefits, Old Age Security, Spouses' Allowance, GAINS, Canada Pension or Quebec Pension**, or an allowance from **Vocational Rehabilitation Services**.

Note: The rules for receiving **Special Assistance** and **Supplementary Aid** described above, and the amount of aid a person can receive, are set by each municipality and may vary.

Work Activity Incentive Allowance

Work activity projects are run by some municipalities to help people who have environmental, personal, or other unusual problems in finding work. This incentive allowance is paid to people taking part in approved work activity programs.

13. *What is the Guaranteed Annual Income System for the Aged (GAINS-A)?*

Ontario's **GAINS-A** program guarantees a minimum annual income for people who are 65 or over, who are in need, and have lived in the province a certain length of time. If you are receiving federal **Old Age Security** (OAS), and the **Guaranteed Income Supplement** (GIS), you are automatically considered for this program, and you do not have to apply.

If you want to know more, call the GAINS-A Information Centre at these numbers:

In Toronto 965-8470 Hearing impaired
(toll free) 1-800-263-7776

All other areas of Ontario (toll free)
1-800-263-7965

or write to:

Ministry of Revenue
Guaranteed Income and Tax Credit Branch
P.O. Box 624
33 King Street West
Oshawa, Ontario
L1H 8H8

Additional Information

WHAT HELP IS THERE FOR ME TO GET A JOB?

There are a number of places you can go to get help. These include your local municipal government office, community agencies, the Ministry of Community and Social Services office in your area and your local Canada Employment Centre (CEC). Your Income Maintenance Worker knows what services are available in your area, and can direct you to them.

There are three types of services.

1. Employment Preparation:

- assessing your needs and strengths
- helping you to search for jobs
- teaching you how to write a resume
- developing your interview skills
- helping you develop the skills to get and keep a job

2. Training and Work Experience:

- taking courses at school or college
- working in a job to build up your work skills
- taking a training course that could include on-the-job training

3. Job Matching and Referral:

- assessing what jobs best match your skills
- finding potential jobs to which you can apply

There are also job-related supports available which can help cover some of your employment-related costs.

These costs can include:

- child care for your children
- transportation costs to get to work
- work clothes - from aprons to work boots

For details regarding what other assistance is available while in training or on the job, please see section 8, ***Can I earn money and still receive benefits?***

WELFARE AND FAMILY BENEFITS - YOUR RIGHTS

Everyone in Ontario has the following rights

1. to apply for Welfare or Family Benefits.
2. to fair and equal treatment - free from discrimination based on race, ancestry, place of origin, citizenship, sex, marital or family status, colour, age, mental or physical handicap, ethnic background, religion, or sexual orientation.
3. to prompt decisions.
4. to know of all decisions affecting your Welfare or Family Benefits.
5. to see personal information about you in your file.
6. to appeal any refusal, suspension, cancellation or reduction of General Welfare Assistance or Family Benefits, including a reduction of benefits to recover an overpayment.
7. to a fair and impartial appeal hearing by the Social Assistance Review Board.
8. to have an interpreter at your hearing if you need one.
9. to ask for and receive a written decision with reasons from the Social Assistance Review Board.

10. to privacy about things that do not affect your eligibility for assistance, like your sexual relationships.
11. to be told about programs and special assistance offered by your municipality.
12. to legal advice at any time. This includes the right to bring a legal representative to any hearing before the Social Assistance Review Board.

This is general information only. Some rights can be limited.

For more information or help contact your local community legal clinic.

YOUR COMMUNITY LEGAL CLINIC IS:

Written by: Ontario Legal Clinics

Produced by: Community Legal Education
Ontario (CLEO)

CAN I HAVE MY FAMILY BENEFITS PAYMENTS DEPOSITED IN MY BANK ACCOUNT?

Yes, through direct banking deposit (DBD), you can now choose to have your Family Benefits Allowance paid directly to your bank account. You will be able to use the bank, trust company or credit union of your choice. You can also choose the type of account you want, as long as you can take out money.

With DBD:

- Your deposit will always be on time, even if there's a disruption in postal service; you can start earning interest immediately.
- Your money cannot be lost, stolen or damaged.
- If you are sick, or away from your home, your money will be safely and automatically deposited.
- With your monthly deposit taken care of for you, you can visit your bank, trust company or credit union when it best suits you.

Ministry of Community & Social Services

Local Office Listing

NORTH

Bracebridge
Chapleau
Cochrane
Dryden
Elliot Lake
Espanola
Fort Frances
Geraldton
Gore Bay
Hearst
Kapuskasing
Kirkland Lake
Moosonee
New Liskeard
Parry Sound
Red Lake
Sault Ste. Marie
Sioux Lookout
South River
Sturgeon Falls
Sudbury

CENTRAL

Aurora
Burlington
Collingwood
Midland
Orangeville
Orillia
Toronto

SOUTHWEST

Brantford
Cambridge
Chatham
Guelph
Hamilton
Leamington
Niagara Falls
Owen Sound
Sarnia
Simcoe
Stratford
St. Thomas
Welland

SOUTHEAST

Bancroft
Belleville
Brockville
Cornwall
Hawkesbury
Lindsay
Napanee
Oshawa
Pembroke
Perth
Peterborough
Port Hope
Renfrew
Sharbot Lake

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Ontario

Ministry of
Community and
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